

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Wells, Michael David § Case No. 05 B 10592
Wells, Joann §
Debtors §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/23/2005.

2) The plan was confirmed on 05/16/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/23/2009.

5) The case was dismissed on 12/14/2009.

6) Number of months from filing or conversion to last payment: 55.

7) Number of months case was pending: 58.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$17,575.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$149,463.81

Less amount refunded to debtor \$0

NET RECEIPTS:

\$149,463.81

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0

Court Costs \$0

Trustee Expenses & Compensation \$8,117.97

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$8,117.97

Attorney fees paid and disclosed by debtor NA

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Beneficial Illinois Inc	Secured	\$24,593.00	\$24,593.00	\$24,593.00	\$16,754.14	\$0
Chase Home Finance	Secured	\$17,907.91	\$17,907.91	\$17,907.91	\$12,199.88	\$0
Chase Home Finance	Secured	\$147,381.00	\$147,002.38	\$147,002.38	\$86,696.38	\$0
Credit Acceptance Corp	Secured	\$10,650.00	\$10,650.00	\$10,650.00	\$7,647.26	\$0
Heights Autoworkers CU	Secured	\$25,135.00	\$25,135.00	\$25,135.00	\$18,048.18	\$0
Heights Autoworkers CU	Secured	NA	\$1,715.93	\$1,715.93	\$0	\$0
AmeriCash Loans LLC	Unsecured	NA	\$743.57	\$743.57	\$0	\$0
Ameripath Milwaukee	Unsecured	\$62.00	NA	NA	\$0	\$0
Associates In Cardiology	Unsecured	\$1,163.56	NA	NA	\$0	\$0
Beneficial Illinois Inc	Unsecured	NA	\$11,838.68	\$11,838.68	\$0	\$0
Cardiology Associates of NW IN	Unsecured	\$145.00	NA	NA	\$0	\$0
Credit Acceptance Corp	Unsecured	\$1,850.00	\$3,369.97	\$3,369.97	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,471.00	\$2,217.01	\$2,217.01	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$5,442.00	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$3,584.00	\$3,378.94	\$3,378.94	\$0	\$0
Heights Autoworkers CU	Unsecured	\$2,596.00	\$2,220.09	\$2,220.09	\$0	\$0
Heights Autoworkers CU	Unsecured	\$2,887.00	\$2,728.77	\$2,728.77	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgent Capital Services	Unsecured	\$1,800.00	\$1,545.09	\$1,545.09	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing	\$147,002.38	\$86,696.38	\$0
Mortgage Arrearage	\$42,500.91	\$28,954.02	\$0
Debt Secured by Vehicle	\$37,500.93	\$25,695.44	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$227,004.22	\$141,345.84	\$0

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$28,042.12	\$0	\$0

Disbursements:

Expenses of Administration	\$8,117.97
Disbursements to Creditors	\$141,345.84
TOTAL DISBURSEMENTS:	\$149,463.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 28, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.